

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John E. Redman, III
Debtor

Case No. 18-00755-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 18, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db	John E. Redman, III, 802 Kashmer St, Peckville, PA 18452-2116
5027501	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5027509	+ NET Federal Credit Union, 119 Mulberry Street, Scranton, PA 18503-1207
5027500	Redman John E III, 802 Kashmer St, Peckville, PA 18452-2116
5027511	Southeastern Toyota Finance, Attn: Bankruptcy Dept, PO Box 168088, Irving, TX 75016-8088
5381119	+ Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5027514	Wells Fargo Home Mortgage, Customer Services, PO Box 10335, Sioux Falls, SD 57117-5943

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5027502	EDI: BANKAMER.COM	Nov 18 2022 23:43:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
5057899	+ EDI: BANKAMER2.COM	Nov 18 2022 23:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5027503	EDI: CITICORP.COM	Nov 18 2022 23:43:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
5027504	EDI: CAPITALONE.COM	Nov 18 2022 23:43:00	Capital One, Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
5027506	EDI: CITICORP.COM	Nov 18 2022 23:43:00	Citi Diamond Preferred Card, PO Box 6500 Box 6500, Sioux Falls, SD 57117-6500
5027507	EDI: DISCOVER.COM	Nov 18 2022 23:43:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130-0943
5030083	EDI: DISCOVER.COM	Nov 18 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5027508	EDI: JPMORGANCHASE	Nov 18 2022 23:43:00	Marriott Rewards Card, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
5027505	EDI: JPMORGANCHASE	Nov 18 2022 23:43:00	Chase Cardmember Service, PO Box 17280, Wilmington, DE 19885-7280
5069361	Email/PDF: bncnotices@becket-lee.com	Nov 18 2022 18:44:20	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5056068	Email/PDF: resurgentbknofications@resurgent.com	Nov 18 2022 18:55:10	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5055881	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 18 2022 18:44:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5057971	EDI: PRA.COM	Nov 18 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 12914,

			Norfolk VA 23541
5028137	+ EDI: RECOVERYCORP.COM	Nov 18 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5027510	Email/Text: bankruptcyteam@quickenloans.com	Nov 18 2022 18:44:00	Quicken Loans, PO Box 442359, Detroit, MI 48244-2359
5038251	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 18 2022 18:44:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5027512	EDI: RMSC.COM	Nov 18 2022 23:43:00	Synchrony Bank/Sam's Club, Attn: Sam's Club, PO Box 965060, Orlando, FL 32896-5060
5027513	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 18 2022 18:44:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
5035704	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 18 2022 18:44:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5242107	Email/PDF: bncnotices@becket-lee.com	Nov 18 2022 18:44:20	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5054383	EDI: AIS.COM	Nov 18 2022 23:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5381120	+ EDI: WFFC2	Nov 18 2022 23:43:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
5037456	+ EDI: WFFC2	Nov 18 2022 23:43:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com

District/off: 0314-5
Date Rcvd: Nov 18, 2022

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 30

Brian C Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jodi Hause	on behalf of Creditor Wells Fargo Bank N.A. jodi.hause@usdoj.gov, pamb@fedphe.com
Lisa M. Doran	on behalf of Debtor 1 John E. Redman III ldoran@dorananddoran.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

John E. Redman III

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5123

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-00755-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:John E. Redman III
aka John E. Redman11/18/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.